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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent *et al.*

Confirmation No.: 7722

Serial No.: 10/092,279

Art Unit: 3628

Filed: March 6, 2002

Examiner: Harish T. Dass

For: SYSTEMS AND METHODS FOR
PROVIDING LOAN MANAGEMENT
FROM CASH OR DEFERRED
INCOME ARRANGEMENTS

Attorney Docket No: 11559-003-999

PETITION FOR EXTENSION OF TIME UNDER 37 CFR § 1.136(a)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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FEB 09 2004

GROUP 3600

Sir:

It is respectfully requested that the time for response to the Office Action dated July 30, 2003 be extended for a period of Three month(s) from October 30, 2003 to and including January 30, 2004.

The fee for this extension is estimated to be \$425.00. Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed.

Date: January 30, 2004

Respectfully submitted,

For: Ognjan V. Shentov

By: Dwight H. Renfrew, Jr

38,051

(Reg. No.)

38,594

02/06/2004 BSAYASI1 00000007 161150 10092279

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JONES DAY

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New York, NY 10036